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(54) Retail credit cards.

(57) In a scheme in which a single uniquely coded card is issued in respect of a plurality of associated subscribers, the card comprises a plurality of mutually separable panels (30, 31) each of which panels bears the same readable data. The data is preferably bar-coded, but may be in OCR characters, or encoded in a magnetic stripe, or in any other machine readable form. As described a main panel (30) (e.g. for the principal subscriber) is of the same size as a conventional credit card, and subsidiary panels (31) (e.g. for associate subscribers) are smaller and are apertured (33) for receipt of a key ring or the like.

To ensure reliable registration of subscribers with the issuer, each card must be uniquely associated with a corresponding application form. To this end preceded cards are firstly temporarily mounted on respective application forms, and the forms are then uniquely encoded by a reader/printer apparatus (Fig. 2, not shown) which reads the data from the card and transcribes identification data therefrom onto the form. The printer may be an ink jet printer.

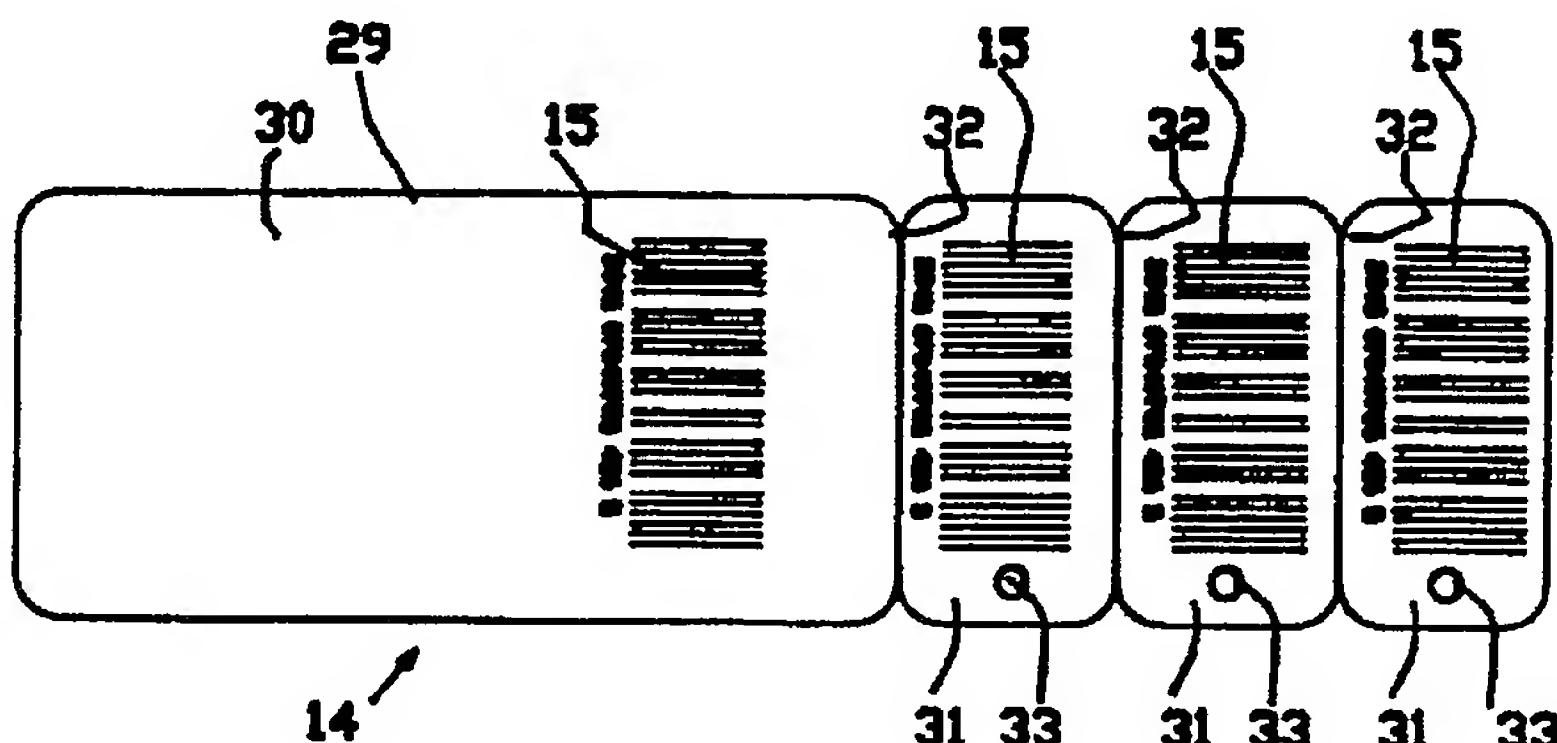


FIG 3

GB 2 281 714 A

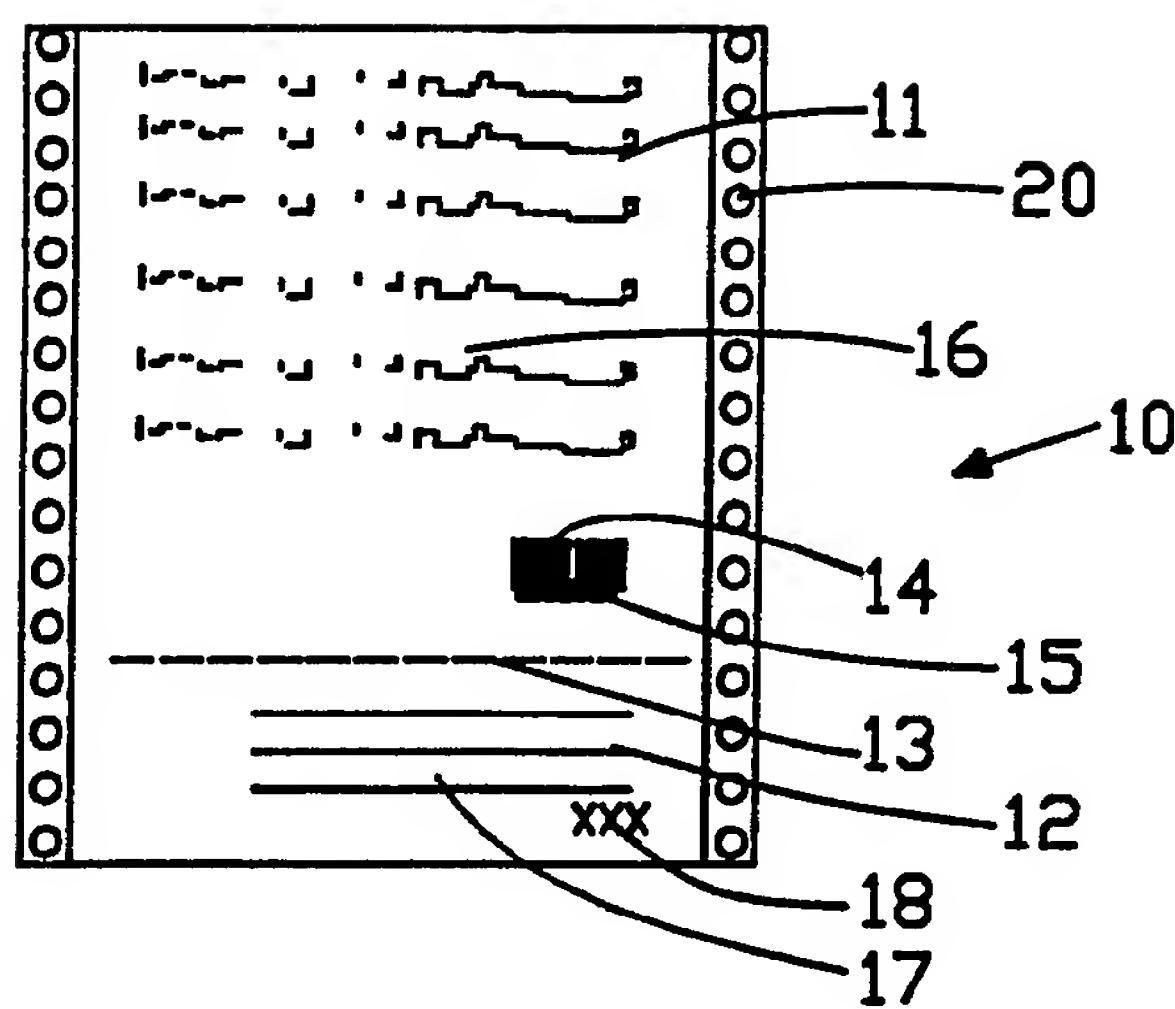


FIG 1

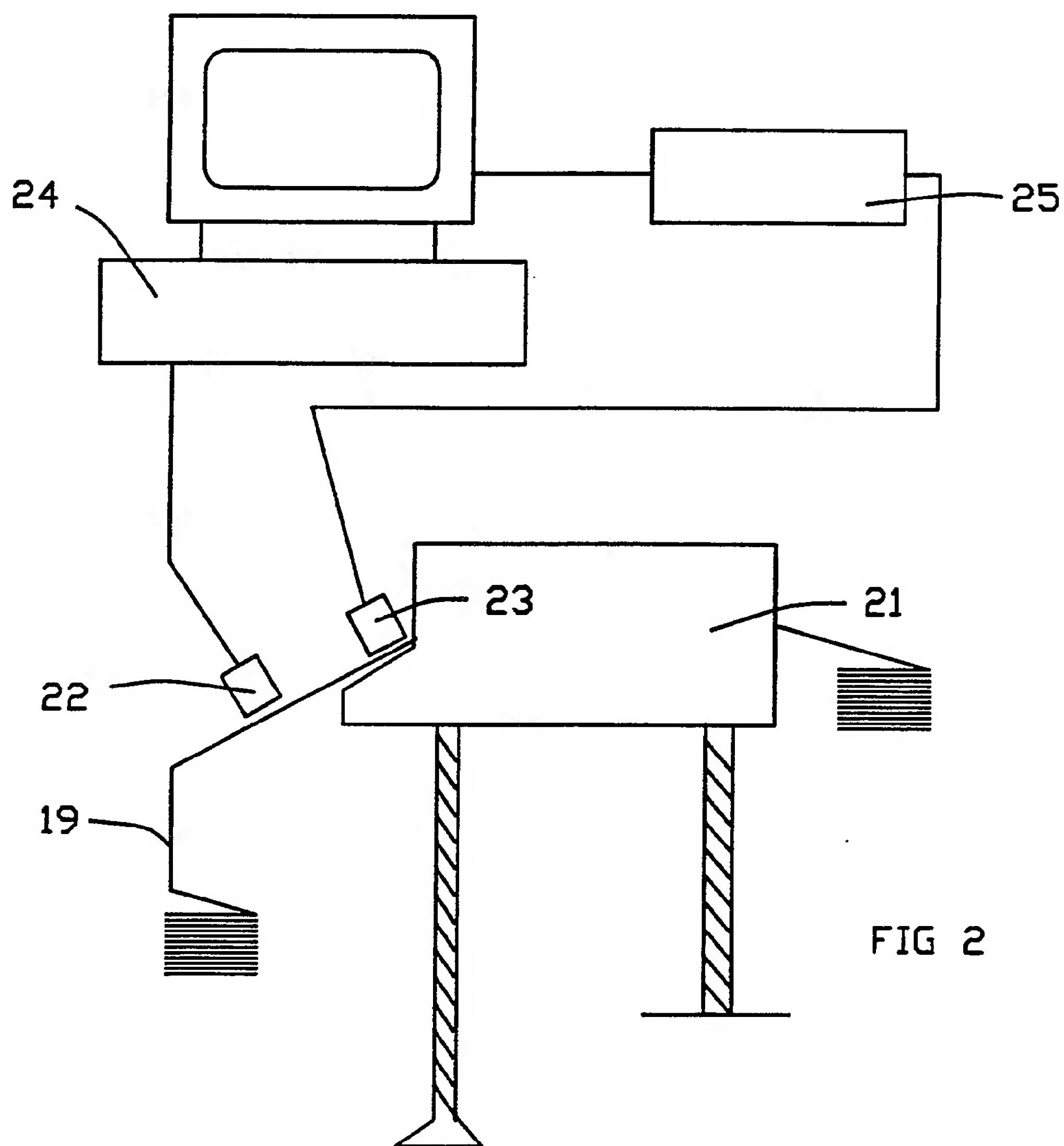


FIG 2

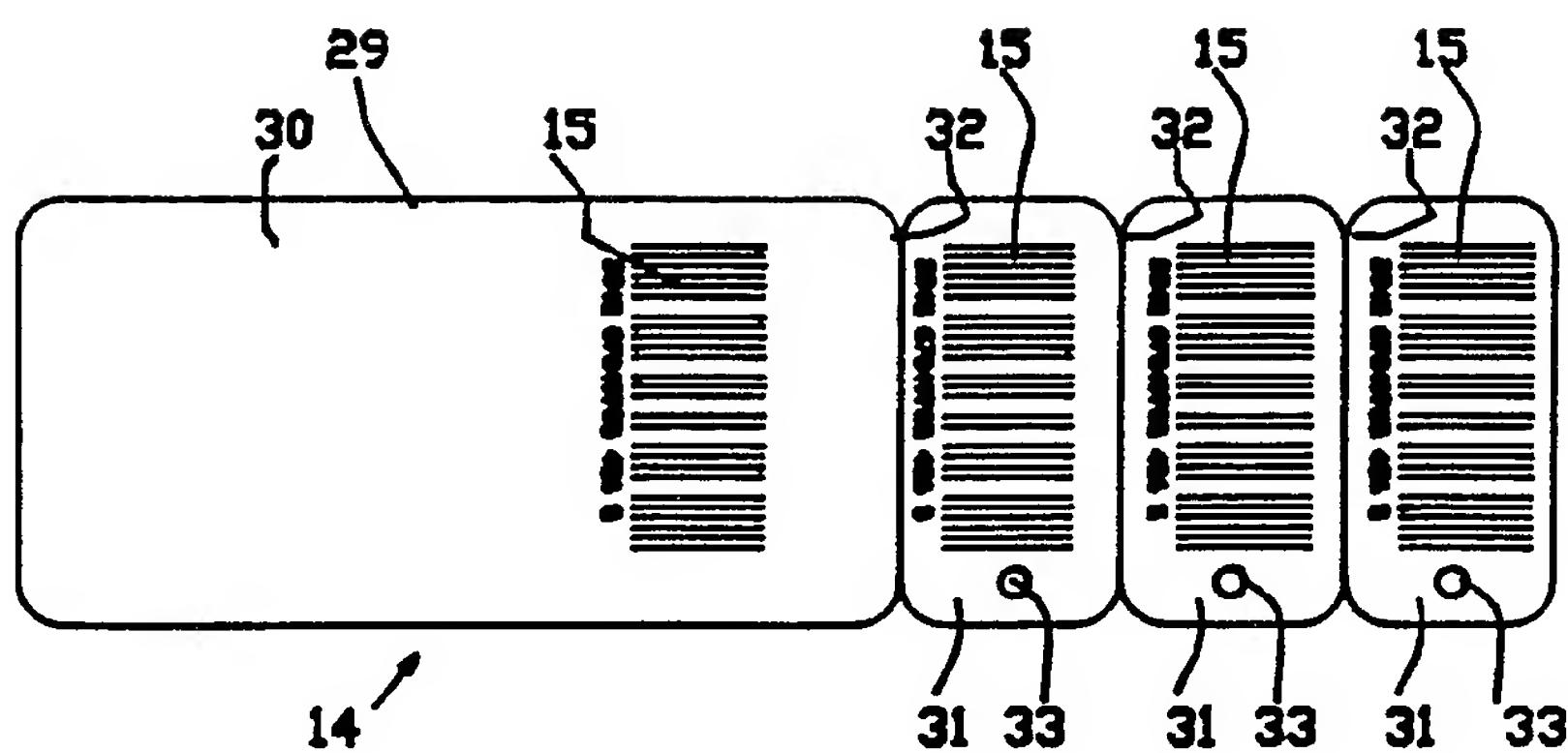


FIG 3

A CARD FOR USE FOR EXAMPLE IN A RETAIL CREDIT SCHEME

5 This invention relates to a card for use for example in a retail credit scheme or a banking, promotional, government or other scheme wherein cards are distributed to persons taking part in the scheme.

10 According to the present invention there is provided a card comprising a flat carrier having at least two integrally connected portions with a line of weakening between them such that one portion can be detached from the other portion, each portion bearing the same or 15 different human or machine-readable data.

20 An embodiment of the invention will now be described, by way of example, with reference to the accompanying drawings, wherein:

25 Figure 1 is a form which may be used to distribute cards according to the embodiment of the invention,

Figure 2 shows apparatus used in manufacturing such forms, and

Figure 3 is a detailed view of a card distributed on the forms.

30 The present invention is useful in a so-called "spend and save" retail credit scheme wherein purchasers at participating retail outlets may earn credits in proportion to the amount spent which can be redeemed later, either in the form of cash back or goods, at the

same or a different retail outlet. The embodiment of the invention relates to cards to be used at the participating retail outlets.

5 Referring first to Figure 1, the cards for use in such a scheme are initially distributed to potential users mounted on a printed business form 10. The form 10 has a main portion 11 and a detachable portion 12. A line of weakening such as a line of perforations 13 may be provided between the main and detachable portions 11 and 12. Alternatively, there may be just a dashed line printed on the form with instructions to cut along it to detach the portion 12.

10 15 The main portion 11 of the form 10 has a card 14 for use in the scheme releasably mounted thereon by, for example, a dry peel adhesive or double-sided adhesive tape. The card 14, which will be described in more detail in relation to figure 2, bears machine-readable data in the form of a bar code 15. The main portion 11 of the form 10 also carries printed text 16 inviting the recipient of the form to enter the scheme.

20 25 The detachable portion 12 of the form is intended to be returned by those recipients wishing to partake of the scheme, and accordingly has an area 17 where the recipient's address can be entered. The detachable portion of the form also bears, in human readable form 18, the same data as that coded in the bar code 15 on the card 14.

30 35 In order to establish a set of purchasers using such cards 14, a large number of forms as described above are manufactured, in a manner to be described below, and these are distributed through the mail or otherwise to

potential users of the cards by the organisation wishing to establish the scheme. On each such form 10 the data bar-coded on the card 14 (hereinafter referred to as an account number) is unique to that form. Thus each 5 potential user receives a form 10 bearing a card 14 with a unique account number.

At this point the recipient of the card is not committed to use it, and may throw it away with no 10 obligation on himself. However, if he wishes to enter the scheme, he fills in his name and address on the detachable portion 12 and returns it to the issuing organisation.

15 When a filled-in portion 12 is received by the issuing organisation, the account number together with the name and address of the corresponding participant are entered into a database at a central host computer which is linked to all the retail outlets in the scheme. 20 This validates the card, which is to say it identifies the related account number as active and also identifies the particular person having that account number.

Now, when the person having the card 14 makes a 25 purchase at a participating retail outlet, the bar code 15 on card is scanned by a bar code reader to read the account number, which uniquely identifies that person. Then the account number and the amount of the purchase, or the related credits, are sent to the host computer 30 where the person is credited with the credits earned.

It will be appreciated that it is important that the account number printed in human readable form on the detachable portion 12 of the form is identical to that 35 encoded in the bar code 15 of the card 14 on the main

portion 11 of the form. To ensure this, the forms 10 are manufactured by the method now to be described with reference to the apparatus shown in Figure 2.

5 A stock of forms 10 is provided as continuous fanfold stationery 19 with sprocket holes 20 along each edge (Figure 1). At this stage the cards 14 have already been affixed to the forms, each card having a unique account number bar-coded thereon, but the human readable account number 18 has not yet been printed.
10 The fanfold forms 19 are drawn by a sprocket feed mechanism 21 past a bar code scanner 22 and an ink jet printing mechanism 23, in that order. Instead of a sprocket feed mechanism a friction feed mechanism may be used, in which case the sprocket holes 20 are not required.
15

20 The bar code scanner 22 is positioned so as to read the bar code 15 on each card 14 passing under it. The coded account number read by the bar code scanner 22 is processed by a personal computer 24, which in turn sends the data to be printed on the detachable portion 12 of the form, i.e. the human readable form 18 of the account number, to the ink jet printer 23 via a code box print and data control unit 25.
25

30 The apparatus is controlled so that the printer 23 prints the account number 18 on the detachable portion 12 of the same form as the card from which the information was read. By this means it is guaranteed that the account number printed in human readable form 18 on the detachable portion 12 of the form 10 is the same as that coded on the bar code 15 on the card 14 on the main portion 11 of the form.

A more detailed view of the card 14 which is attached to the form 10 is shown in Figure 3. It comprises a flat carrier 29 typically made of a rigid synthetic plastics sheet material, and has a main portion 30 of the same size and shape as a so-called credit or charge card, and a number, in this case three, of "snap-off" portions 31 of substantially the same generally rectangular form with a length substantially the same as the width of the main portion 30. All the portions 30 and 31 are integrally connected, one of the portions 31 being connected by one side edge along one end of the main portion 30, and the other portions 31 being connected one to another by their side edges and extending away from the portion 30. A line of weakening such as a score line 32 separates the portions 31 one from another and from the main portion 30 so as to permit the portions 31 to be snapped off as stated.

Each snap-off portion 31 bears the identical bar code 15 as that on the main portion 30. These snap-off portions 31 may be given, for example, to members of the users' family, so that purchases by all the family members contribute to the credits given on the single associated account. Each snap-off portion 31 may be provided with a hole 33 adjacent one end for mounting on a key ring.

Modifications of the foregoing are possible. For example, the data on the card 14 may be coded in other ways than a bar code. It may be provided on the card in a magnetic strip or as OCR characters, or any other optical, magnetic or electronic recording technique may be used provided it is machine readable. Where a bar code is used, it may be applied to the card 14 by thermal, laser or dot matrix printing, by thermal transfer or by etching techniques.

The card itself can be made of PVC, plastics-covered paper or any other material which can accept the desired form (bar code or otherwise) of the coded data 15 and which can be manufactured with snap-off or tear-off

5 elements 31.

Furthermore, while the data 10 printed by the printer 23 on the detachable portion 12 of the form 10 is in the above embodiment identical to that coded in 10 the bar code 15, this is not necessary. It is sufficient only that the data 18 be uniquely related to the data coded in the bar code 15, so that the data 18 returned on the detachable portion 12 to the issuing 15 organisation uniquely identifies the person holding the card 14 from the same form 10.

Further, where the data 15 is coded on the cards 14 by other than a bar code the bar code scanner 22 would be replaced by a code reader of the appropriate type.

20 The invention has application beyond that of retail credit schemes as described in the above embodiment. In certain circumstances, depending upon the nature of the scheme which uses the card, the data on the different 25 portions 30 and 31 of the card may differ in whole or in part, and all, some or none of the data may be coded and/or in machine-readable form. Indeed, even in the above embodiment, while it is important that the 30 information coded in the bar code 15 be the same on the main and snap-off portions 30 and 31 of the carrier 29, these portions may bear additional coded or uncoded human or machine-readable matter which need not be the same.

CLAIMS:

- 5 1. A card comprising a flat carrier having at least two integrally connected portions with a line of weakening between them such that one portion can be detached from the other portion, each portion bearing the same or different human or machine-readable data.
- 10 2. A card as claimed in claim 1, wherein each portion bears the same machine-readable data.
- 15 3. A card as claimed in claim 2, wherein the machine-readable data is coded in the form of a bar code.
- 20 4. A card as claimed in any preceding claim, wherein the carrier is a sheet of rigid synthetic plastics material, such that the one portion can be detached from the other portion by snapping it off.
- 25 5. A card as claimed in claim 4, wherein the said other portion is substantially the same size and shape as a conventional charge card and the said one portion is of generally rectangular form having a length substantially the same as the width of the said other portion, the said one portion being connected by one side edge along one end of the said other portion.
- 30 6. A card as claimed in claim 5, wherein there is at least one further portion of substantially the same rectangular form as the said one portion, the further portion being connected by its side edge to the side edge of the said one portion opposite to the said other portion.
- 35 7. A card as claimed in claim 5 or 6, wherein the one

portion has a hole adjacent one end to permit it to be mounted on a key ring.

5 8. A card substantially as described herein with reference to figure 3 of the accompanying drawings.

Search Examiner
F G MILES

Date of completion of Search
15 JUNE 1994

Documents considered relevant
following a search in respect of
Claims :-
1

Relevant Technical Fields

(i) UK Cl (Ed.M) B6A: ADE, AK; B8F: FBG
(ii) Int Cl (Ed.5) G09F 003/02

Databases (see below)

(i) UK Patent Office collections of GB, EP, WO and US patent specifications.

(ii)

Categories of documents

X:	Document indicating lack of novelty or of inventive step.	P:	Document published on or after the declared priority date but before the filing date of the present application.
Y:	Document indicating lack of inventive step if combined with one or more other documents of the same category.	E:	Patent document published on or after, but with priority date earlier than, the filing date of the present application.
A:	Document indicating technological background and/or state of the art.	&:	Member of the same patent family; corresponding document.

Category	Identity of document and relevant passages			Relevant to claim(s)
X	GB 1252595 A	(DENNISON)		1 at least
X	US 5114187 A	(BRANCH)		1 at least
X	US 5048870 A	(MANGINI)	Note relative sizes and orientations of panels 32-4 relative to panel 31 (or 35)	1 at least
X	US 4631845 A	(SAMUEL)		1 at least

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